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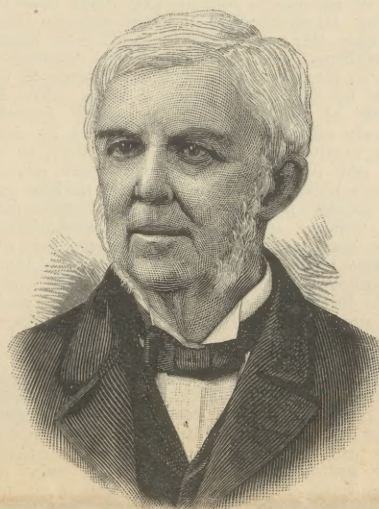
OLIVER WENDELL HOLMES

**N**OBODY needs to have us give a set account of Holmes or his work: we take for granted our readers' sufficient knowledge of both. They in turn must take for granted our hearty share in the universal admiration and affection for him, and our luxurious delight in the varied charm of his literary product: the acuteness, freshness, wit, humanity, and unsurpassed felicity of expression which have made so much of it a part of our daily thought and intellectual enjoyment; and in addition the grace and melody, tenderness and pathos of his finest poetry. Such benefactions to the race are too rare not to deserve the fullest gratitude and personal good-will of memory. This understood, we shall set down a few reflections of long standing a little aside from the beaten track.

Geniuses are of two fundamental classes—unless indeed the second be held only a high grade of talent, which however is profitless quibbling over definitions: those who, like spiders, furnish their own material as well as the tools to work it up; and those who have only the tools, and are sterile except so far as they can find material outside. This of course must not be too rigidly construed: the most independently creative genius must get its thoughts at the start from life or from books, and any talent worth calling such remelts its facts in its own retort. But essentially the division is real. The one is a garden where things grow, the other a grist-mill where they are ground; the one needs only a little new matter to stimulate its own secretions, the other must be kept full to utilize its digestive power; the one can produce in isolation, the other is barren. The former is independent of towns, the latter clings to them. The former is quite likely to produce its best work in the flush of youth, and rarely does it later than the strong years of middle age; with the latter, long life not only brings increase of repute, but is often a *sine qua non* of great repute. Age not merely gives such men time to heap up a greater store of valuable product, to build a massier structure for a monument in men's eyes, but if they have fair souls it makes them personally greater by the experience it brings, often deeply modifying their characters. It enriches and broadens their minds, deepens their natures, and until neutralized by the weakening of brain or will, steadily increases the average worth of their work.

Few men have owed a heavier debt to nature for the right to live beyond middle age than Dr. Holmes. Not alone did this extended lifetime by its product make him great in the world's esteem, but it created the Dr. Holmes we mourn. If he had died at 47, not only would he be now a fading third-rate figure of old literary history, but he would hardly have existed in the sense we now employ his name; certainly he would not much earlier. Has any one given a thought to what he was and had done before the "Autocrat of the Breakfast Table" began, in November 1857—that is, at an age when most

men have long recognized with pathetic certainty that they have got their growth? A medical professor, who had written a book against homoeopathy and started a theory that puerperal fever was contagious (admitted now, but of course scouted then); a locally noted wit and diner-out;



a very agreeable type of "the Boston crowd," charming to his own class and vivaciously contemptuous of those below; a stock poet of "occasions," fluent of very entertaining verse of no great caliber, with two or three poems of a higher stamp to the good; considered a distinguished man of letters by Americans of course, but abroad not considered at all, any more than when Dickens jeered at him in "Martin Chuzzlewit." A few of his poems would still be preserved in anthologies and school-books, and just one ("The Last Leaf") be really living; his collected verses, long out of print, would be known to literary students as those of Halleck and N. P. Willis are; our general impression of him (so far as we had any) that of a great wit, a good verse-maker with gleams of poetry, and a good deal of a snob. The humanitarian Holmes, everybody's elder brother, was a development of later years; in the earlier ones he was not a citizen of the world, he was a citizen of Boston, and quite satisfied with that as a goal.

Do not accept these things on our say-so. Take down your Holmes and see how much of the lot up to 1857 there is—not that you wouldn't like to throw away now you have it and he is great, but that a new age would carry around from a dead poeting of the old. Of serious art, "Old Ironsides," "The Last Leaf," and "A Song of Other Days;" ("The Moral Bully" worth it, but unfamiliar even as it is); comic, "The Oysterman;" serio-comic, "The Old Man Dreams;" bits and lines maybe—half a verse of "To an Insect" (Katydid), two lines from "The Music Grinders" ("And silence like a poultice comes To heal the blows of sound"), two from "The Pilgrim's Vision,"

possibly a verse or two of "Nux Postcœnatica" and one of "The Parting Word," and a few scraps from "A Rhymed Lesson." These are absolutely all; that is, in the large sense nothing.

As to the personality revealed in his work, that is a matter subjective to each reader, and not provable; we will simply say that we think most people (quite desirably, but it is not history) throw back their impressions of the later Holmes to the earlier, and forget what they thought about him then. The writer, however, has an unpleasantly permanent memory of disagreeable sensations, and cannot forget the constant outcropping of supercilious streaks in the midst of the prevailing humanism, the hateful little digs and rubs all the more irritating because so petty, the sort of pin-sticking and cat-scratching which marred for him even the enjoyment of the "Autocrat." In the earlier "Rhymed Lesson" the same feeling is much more rankly exhibited. A versification of Ward-McAllisterism is not inspiring at best; and the blandly arrogant denial of any pretense of culture to those who deviated from the local pronunciation among the first families (some of it now gone by) did not improve the taste. The impression left on us *then* was of a man not conceited over his own powers, but intensely parochial, and taking the conventional Bostonian aristocratic view of the "lower orders" as too obviously true for discussion.

The truth is, breadth and sympathy in Dr. Holmes were acquirements of experience, not gifts of nature. It came natural to him to despise rather acridly on slight grounds, and to express it. The offensive notes of reply which very intelligent proof-readers used to get in the earlier times if they ventured to query something in his MS., made their hearts sink when a new volume of his came in to be printed. It is always easier to sympathize with Humanity than with your neighbors anyway. Being a flexible literary artist, with a chameleon facility for assuming the guise of any sentiment proper to the occasion, he could always spread a veil of well-counterfeited—perhaps for the moment felt—conventions of feeling over his natural instincts. But one of the very bases of his nature was a profound intellectual contempt for all below his "set" in culture and elegance; in his earlier years he did not think of hiding it, and he probably never wholly shook it off. Mere lack of cultivation or manners worried him more than any other writer of equal rank we remember: he was always dealing little feminine slaps and turning up his nose at it; his attitude toward it is like a woman's to a man with muddy brogans—it offended his sense of the seemly; it settled his estimate of a community at once. His good-natured boast about the "Brahmin caste" to which he and many other old New England families belonged, and his conviction that it was a brand of innate superiority (merely as a scientific opinion we coincide with every word he says about it, and everybody who tries to educate and refine his children is admitting it in practice), went deeper than his intellect: he had caste feeling in every



bone. His immortal "Contentment" is an autobiography: he was an inbred "cit," the man you cannot conceive as having any life worth living in the country, one who must have all the accumulations of a great city for his mental life and all its refinements for his aesthetic satisfaction. It was not so much culture in the large sense whose lack he scowled at, intellectual expansion and discipline, knowledge and constructive power, elevation of thought or preference for the higher life,—but in the smaller Ward McAllister sense, the minor graces and refinements of polite society. He kept a literary polishing school.

The amplest proof of this narrowness is furnished by his attempts to report the speech and life of other classes than his own. The New England "dialect" in his prose works (what little there is in the poems is mostly good enough) is the very worst ever put in print by a New-Englander; it is so clumsily coarse, so overcharged and obtusely rendered, that it seems as though Holmes could have had no ear. But he must have had a good ear; the real cause pretty certainly was, that he looked down on the masses too much to listen closely or report carefully. "Elsie Venner" is a glaring evidence; it is saturated through and through with contemptuous dislike for the country Yankee. Mrs. Stowe, Miss Jewett, Miss Wilkins, even Lowell, give him a more or less fair perspective; but Holmes reeks with irrepressible disgust for his intellectual narrowness, his sordid meanness, and above all his bad grammar. It is not the fierce resentment of Howells against a life that stunted his cultivation, but a sort of scornful wonder that the Yankee himself does not realize what a poor creature he is and what very bad English he talks. The lower-caste Bostonian fares just as badly: in the Autocrat and elsewhere he is repeatedly travestied. The worst example of this is the boarding-school talk in "The Guardian Angel": it is impossibly ignorant for girls of that station. But what we wish chiefly to point out is, that his "dialect" is always *insulting*; it is not a report of facts to the public, it is a vicious affront to the ones he credits with it; it is a verbal slap in the face, a method of saying "What an ignorant lot you are!" In this he is unique among writers of dialect, so far as we remember. The note of curiosity, of social interest, of philology, oftenest of mere picturesqueness, is the dominant impression in other writers' dialect; with Holmes it is almost invariably the note of unmixed contempt.

It was doubtless the same quality of mind that made most of his earlier attempts to be weighty such flat failures. One cannot be weighty and flippant too, and the cast of Dr. Holmes's mind was decidedly flippant till age sobered and deepened it. His narrative ballad "Agnes," for example, ends with a solemn adjuration to maids and matrons to ponder well its unspecified moral: we have pondered it well a great many years, but (perhaps because we are neither a maid nor a matron) have not been able to draw any that is not scurrilous. His war poems are not worse than others' war poems—somehow the Civil War did not furnish much poetic inspiration; but they are certainly very light-weight, and grate on one as too shallow for the subject. He meant well, but his metal was not heavy enough.

But between the earlier Holmes and the later, in spite of the identity of much in both, there is a great gulf fixed. He could not grow into an oak, but as an ash he became the queen of the species. It is immensely to his intellectual credit that instead of mentally ossifying at 50 as most men do, and losing the flexibility of his shell, he broke that shell like his own nautilus and expanded in every direction. It is greatly to his moral credit that instead of growing pettier and narrower and more acrid with age, he grew mellow, broader, and truer of insight; and developed an unflinching patience and self-sacrificing kindness under the most irritating and impudent exactions which was little short of superhuman. It is indeed a great point in favor of literary sentimentalism, that it often subdues the nature of the worker to what he feeds on; by constantly acting a part something finer than your own, you incorporate it and become nearer what you profess. It was, so to speak, Dr. Holmes's "lay" to be catholic in sympathies, to say nice things of as many people as possible on every occasion; he liked open appreciation himself, and he knew the best way to get it was to give it to others; and his own nature drew into accord with the tune it played. But it would be most unjust not to say that he never would have adopted or been regularly cast for that part if it had not been instinctively and notoriously congenial to him; and that his

nature would not have developed in that line if that had not been its natural line of growth. He sincerely liked to have people feel good, he liked to make them feel good, always; the fault of his early years was not lack of sympathetic feeling, but narrowness in its application owing to an overweening estimate of accidental qualities—which is the exact definition of a snob. We must add without delay that he was no more of one than most other people, and that the only reason for making him a special target is that he was a great man, while the rest of us are of too little importance for it to matter. This is one of the invariable penalties for doing better work than others; yet there is justice in it—if you start from a higher plane you are deservedly measured by a higher standard. The gentleman has no right to the lenity extended to the gutter-snipe. The same cause produced, as with other people, the unamiable streaks in business correspondence,—a defect of sympathetic imagination: he did not mean to hurt, but the ones he wrote to were names on sheets of paper, not real human beings with feelings. We all write things to others we should never dream of saying to them. The main reason for its being so noticeable in him is, that in his later years the very reverse merit—an intuitive and unflinching perception of others' feelings and delight in pouring balm on them—grew to fairly swallow up his other characteristics. We used to think of Holmes as the kindly friend of everybody oftener than as even poet or wit.

It is vastly more creditable, however, to have grown out of these limitations than never to have had them. That he reached middle age a rather smug, self-satisfied, *borné* aristocrat, a "good fellow" in his own caste and thanking God he was not as any other caste, few of us have any right to blame: he felt no obligation to do other than drift with his current—as we all do. But that when youth was past and he would naturally have "set" for good, he did wake up to wider truths and sympathies, did largely remake his mind and *greaten* his soul by virtue of what was in himself,—by the essential candor of his intellect, by the sensitiveness of his perceptions, the sanity of his judgment, and the intrinsic humanity of his nature,—was a great and admirable feat, the merit of which can be appreciated as it deserves only when we remember how rare it is, and how much better worth doing it was in his case than in most. We must not be thought to underrate either it or the new Dr. Holmes because our memory will not mix all his periods into a glorified muddle and take veneer for planking. Few of his admirers probably give him a larger meed of affectionate appreciation. We do not forget that he practiced as well as preached the tenderest kindness to thousands of the hopelessly ineffectual bards he had laughed at in "Gifted Hopkins," and gave them enormous amounts of time and valuable criticism that he knew could not come back even in their improvement; that for many a year before his death he never failed to put himself in another's place, and that he soothed the hurts of ten where he had ever hurt one; and that his favorite line of thought and study, the problems of heredity and the consequent limitations of human will and responsibility, by keeping ever in his mind how thoroughly men are what their natures and environment make them and call for pity rather than hate or contempt, broke down his own inherited barrier of scorn. More than any other one thing, these considerations probably made the Dr. Holmes we loved.

His three novels were all written chiefly to illustrate this principle of the structure of character, as a complex heritage of aptitudes and impotencies, likes and dislikes, sensibilities and tendencies, which left the personal will so little power of independent action that it was impossible to see where any such thing could be operative. Not that he ever attempted to carry out the automaton theory to its logical conclusion. He was not a severe reasoner anyway, and like most others, he recoiled at the effects on character and social action of such a creed in its fullness; and he took the middle ground so many of us crowd upon in our miserable perplexity,—of using the tremendous truths of fatalism to show us the proper scope and limits of human action and to mollify human judgments, and refusing to accept them any further lest they sweep away the basis of moral life. One cannot believe in free-will because all the facts are against it; he will not believe in its absence because that seems to mean moral annihilation. Perhaps the best answer in administrative human affairs is that of the judge to the counterfeiter,—“May you find above, that mercy which a due regard to the credit of our paper currency forbids you to

hope for below:” a fact of human nature is its amenability to the influences of fear and desire, and we should work our social philosophy on the plane of earthly facts instead of metaphysics. But for an ultimate basis of conduct more is needed; and though we think fatalism does not logically involve the abnegation of responsibility,—perhaps indeed increases it,—there is little question that up to now its practical outcome in society has been something like that.

“Elsie Venner,” the first of the three, is the most familiar to the public, at least by name; not, we think, because it is the best,—we have not read it for many years, but in our memory it is much inferior in variety of good things and in character drawing, as well as probability, to “The Guardian Angel,”—but from the uncanny and striking plot, a rattlesnake biting a pregnant woman and thereby infusing its own nature into the blood of the unborn child. The theme is incredible, its working out did not impress us greatly, and some other features of the book (already commented on) were so very offensive that we are perhaps unjust to its quality. Still, it was a strong and a characteristic novel—which means that it has too much Holmes in it to lose. “The Guardian Angel” seems to us to be a far truer and consequently more valuable study of heredity, in the person of Myrtle Hazard,—even the hinted mysticism and supernaturalism we think have deep roots in unrecognized truth,—the characters of Gifted Hopkins and Byles Gridley are almost household words, those of Murray Bradshaw and the Rev. Joseph Bellamy Stoker are still better as studies, and there are several minor ones of much merit; while there is a good deal of witty comment and observation which reminds one of the “Autocrat,” and would not discredit it. “A Mortal Antipathy” is much inferior to either.

The immortal trilogy of Autocrat, Professor, and Poet—he who could say anything new of it would be nearly as great a genius as the author. A good-natured “critique without words” in a comic paper of our boyhood reviewed the Autocrat in three pictures, entitled respectively “Dr. Holmes, front view; Dr. Holmes, back view; Dr. Holmes, side view.” This it was, and he could not have done a better thing; but there ought to have been two more except that one of them was impossible,—namely, outside and inside view. For it gave a delicious *olla podrida* of his gifts as well as his sentiments; not only did he chat with his readers, but he sang to them, played with them, joked with them, argued with them—and stuck pins in them. The verse alone of the Autocrat would have made his reputation as poet and humorist: it contained “The Chambered Nautilus” (still as beautiful and full of an uplifting symbolism we like to believe true as when we first read it), “The One-Hoss Shay,” “Sun and Shadow,” “Latter-Day Warnings,” “Contentment,” “Estivation,” the “Prologue,” and the bacchanalian ode with the teetotal committee’s matchless alterations. The Professor and the Poet were far less rich,—perhaps because his best poems brought more to publish separately. Each had only one to remember, though there was more to read and like: “Under the Violets” in the former, and the exquisite “Homesick in Heaven” in the latter—intended to be consolatory, which it is not. The epilogue to the whole series touches one’s sympathies very closely.

It only remains to comment on the poetical work done since or outside the works already mentioned; and its history is very curious, and we think never yet noticed. In the 1857-61 collection was “The Two Streams,” a very striking and suggestive thought well embodied; but otherwise, from 1858 to 1878, twenty years, he wrote not one poem above mediocrity except those cited. In 1859 his class poem of “The Boys” was read, which piques our curiosity to identify the classmates he flattered so gracefully; there were entertaining skits scattered along,—“Rip Van Winkle, M. D.” “How the Old Horse Won the Bet,” etc.,—and a quantity of other “occasional” matter, pleasant but not notable: but no living work. Then at close on 70 he flamed up for a decade in a seeming rejuvenescence, with a remarkable group of poems which add a third to the first-rate poetic product of his life,—in force, beauty, and close appeal to our hearts the very flower of his work. The first of these was “My Aviary,” which contained, embedded in verses of no moment, half a dozen of a burning intensity of feeling and expression, a cry from the soul, that touched a deeper note than any he had struck before. Singularly, it was identical in idea with a passage in “A Rhymed Lesson” (“Are angel faces,” etc., down to “the Moslem’s



paradise") of over thirty years before; and if any one cares to see how magnificently the aged artist could handle a theme which the man of 37 had bungled, how he transforms commonplace into diamonds, we recommend him to compare the passages. Not long after, in the same metre,—a long and heavy one, which he manages with such airy grace and apparently effortless ease that it seems the most natural one for the lightest of lyrics,—came his 70th birthday poem, "The Iron Gate," one of his two or three very masterpieces; so charged with intense feeling and pathos, so enchanting in its art and melody, that one cannot criticise it any more than he can a love-letter. "The Archbishop and Gil Blas" has the humor of his earlier with the deeper feeling and sure touch of his later work. "Before the Curfew" followed not very long after,—not so close-knit, but with some lovely verses; "The Girdle of Friendship," a beautiful thought in the mood of the "Last Rose of Summer"; and last of all his worthy work, the exquisite little gem "To the Poets who Only Listen"—a graceful tribute from the laureled hero to the unhonored throng outside.

He has given us three volumes of first-rate *causerie*, one of them not only in the front rank of American letters, but recognized by the outer world as high in the world's rank and secure of the world's remembrance; three novels, two of them of a quality to keep them long in familiar knowledge; a great mass of most entertaining verse, including perhaps a dozen poems that will live in constant and admired service for ages, some it may be always, and a couple of dozen more that in whole or in part will be remembered and cherished or laughed over by the more lettered class. The life of all the race would have been far duller but for him. And he has left for this generation the memory of one of the most lovable and beloved personalities that ever widened from a narrow youth to a catholic old age; that ever, reversing Goldsmith's words on Burke, gave up to mankind what was meant for a party, and lost the pride of caste in a pitying realization of the iron groove that determines the course of humanity.

#### PAYMENTS OF PRINCIPAL SUM

##### UNDER THE LIFE AND ACCIDENT POLICIES OF THE TRAVELERS

From September 20 to October 20, 1894

LIFE POLICIES	
Chas. V. Ash, Phoenixville, Pa. . . . .	\$1,000.00
Wm. H. Browne, Port Perry, Ont. . . . .	1,000.00
Pat. J. Flannigan, San Francisco, Ca. . . . .	1,000.00
Charles Cramer, Clifton, Ohio . . . . .	6,198.20
Thos. J. Ludwig, Santa Rosa, Cal. . . . .	2,000.00
Isaac I. Miller, Limerick, Pa. . . . .	2,000.00
Roswell Bills, Peoria, Ill. . . . .	1,000.00
Denton J. Callahan, Meridian, Wis. . . . .	511.78
Christ'r F. Fraser, Brockville, Ont. . . . .	10,000.00
Wm. Curnow, North Bend, Pa. . . . .	3,000.00
Henry Keller, Lock Haven, Pa. . . . .	1,000.00
George D. Johnson, Hartford, Conn. . . . .	1,000.00
Wm. H. Morris, Northfield, Vt. . . . .	550.00
Eustace H. Ball, Portsmouth, O. . . . .	177.00
Chas. E. Holland, Suffolk, Va. . . . .	1,000.00
Emery J. Bean, Muskegon, Mich. . . . .	2,000.00
Francis M. Jones, Savannah, Ga. . . . .	5,000.00
Bessie E. Young, Great Falls, N. H. . . . .	150.00
A. F. Kohlstrom, Worcester, Mass. . . . .	800.00
Wm. B. Marshall, New Wilmington, Pa. . . . .	1,000.00
Richard Hibbitt, Toronto, Ont. . . . .	1,000.00
Cesare Zanetti, Johnstown, Pa. . . . .	1,000.00
Franklin P. Haynes, No. Adams, Mass. . . . .	2,000.00
Matthew Carlin, So. Bangor, N. Y. . . . .	2,000.00
Henry F. Lyster, Detroit, Mich. . . . .	2,000.00
Nath'l B. Cornell, Meredith, N. H. . . . .	120.00
Brigitta Buck, Allentown, Pa. . . . .	1,000.00
Benj. F. Avery, Albany, N. Y. . . . .	5,000.00
W. A. M. Wainwright, Hartford, Conn. . . . .	10,000.00

ACCIDENT POLICIES	
Henry F. Bonfield, Philadelphia, Pa. . . . .	\$5,000.00
Frederick Jansen, Brooklyn, N. Y. . . . .	203.40
E. O. Seals, Salt Lake City, Utah . . . . .	1,000.00
I. C. Carter, Denison, Tex. . . . .	350.00
L. E. Nutting, Springfield, Mo. . . . .	700.00
Wm. Hammond, Montpelier, Idaho . . . . .	1,000.00

MATURED ENDOWMENTS AND ANNUITIES	
NO. OF POLICY	Amount
70,953 . . . . .	\$300.00
63,322 . . . . .	100.00
67,225 . . . . .	800.00
67,226 . . . . .	800.00
64,746 . . . . .	500.00
71,046 . . . . .	1,333.33
60,808 . . . . .	1,000.00
41,473 . . . . .	1,000.00
7,423 . . . . .	1,000.00
28,069 . . . . .	320.00
20,186 . . . . .	1,000.00
20,175 . . . . .	1,000.00
20,252 . . . . .	1,000.00
41,630 . . . . .	2,000.00
7,507 . . . . .	1,000.00
20,234 . . . . .	1,000.00



WHEN first I kissed you, dear,  
The moon's bright glory mocked the  
Sun;  
And moons! why, every star was one;  
All men were good and brave and  
just,  
All women fair, and fair to trust,  
All happiness was thrall to me  
And all the heart was Arcady  
When first I kissed you, dear.

When last I kissed you, dear,  
I scorned all being,—save the worm  
To be with you a little term.  
The stars had burned to cinders all,  
The sky was nothing but a pall,  
God was not God, but clumsy Knave,  
All Earth was but your open grave,  
When last I kissed you, dear.

When next I kiss you, dear,  
It may be æons hence, and you  
Impalpable as Heaven's blue;  
But though an atom or a soul,  
Unstable dust or perfect whole;  
Though nodding violet be you  
And I a drop of morning dew;  
Though suns may fade and Earth may end,  
Together we shall meet and blend,  
And in that blending there shall be  
The Universe for you and me!

J. EDMUND V. COOKE.

#### TURNING DEFEAT INTO VICTORY

IT is not revealing any secret to say that the past year has not been a good time to make money for insurance agents more than other people. Nor is it taking the public into an incautious confidence to state that the Agent who makes as much on a \$4 rate as he had before on a \$5 rate must do 25 per cent. more business:  $\$100,000 \times .005 = \$125,000 \times .004$ . Further, it needs no deep sagacity to perceive that this increase must come either from the same people taking 25 per cent. more or from 25 per cent. more people taking the same average amount. And lastly, it is tolerably obvious that the former alternative is much preferable if you can have your choice; because you get just as rich a harvest off the same field as before (the equilibrium of forces with the lowered premium being made good partly out of your hide and your nerve-power, and partly by the lessened resistance of the subject from getting his insurance cheaper), and the outside fields remain as before to furnish the increase which every healthy business ought to show, or at least to make good the thinning of the former ranks.

It is true that a worse time to try the experiment could hardly have been found than the past year, an unlikely period to get men to carry at most any more insurance protection than they have been used to; the reduction would naturally seem a grateful bit of "fat." In truth, the reduction was made necessary by the fact that a few dollars of saving was much more tempting than of old. Yet there is always a market for moral necessities as well as for physical ones, and hard work rarely misses its reward: in fact it has not been impossible to get our customers to invest the same amount of money as before and take it out in more insurance, and the experiment is not as yet self-condemned. Just how this has been done, except that the Agents asked and people consented, it would not be possible to state; on the negative side, however, it can be said that it was *not* done by the Agents giving away their commissions. As the successful work of one Agent heartens up others,

we give here a letter of Sept. 6 (a little belated, but none the worse) from the General Agent at Chicago to the Superintendent of Agencies.

"Now that the summer is over, perhaps it will not be out of order for me to give you some account of what I have been doing during that period towards increasing my accident business. I will not go over the whole of it. I will confine myself entirely to that part affected by the new classification, 'Select,' and the new rate.

"During the period mentioned, there were 222 policy-holders entitled to the Select rate. The amount of insurance expiring under their policies was \$1,470,000, and the premiums \$7,380. The average amount of insurance to each policy, you see, was \$6,622, and the average premium \$33.24. The reduction in the rate of premium from 'Preferred' to 'Select' on these 222 risks was \$1,476. The proposition that confronted me was how to make up for the reduction in the rate of premiums, commissions, etc.; that is to say, whether I would depend on new business only, or make those who were to get the benefit of the reduction in the premium contribute to the loss sustained by the Company and myself, by inducing them to take enough more insurance to level up the premiums to what they were before the rate to them was reduced 20 per cent. The volume of the reduction to be made up was \$1,476.

"A man never knows what he can do until he tries; but if he tries, and tries hard, he can accomplish even more than he expected. And what one man can do another can, they say. The following is what I did:—66 of these 222 policy-holders could not be induced to increase the amount of their insurance. It was all I could do with them to renew the amount they had been carrying. The loss of premium income on these 66 men was \$439. I was more fortunate with 73 of those policy-holders. The insurance expiring under their policies was \$486,000, and the premiums \$2,426. I have brought up the volume of their insurance to \$807,000, and the premiums to \$3,228. That was an increase of \$321,000 in insurance, and \$802 in premiums, which made up the loss sustained on the 66 before referred to, and left a net balance to the good of \$363. Of course I tried to do the same thing with the balance (83) of the 222 policy-holders; but the best I could do with them was to keep their premiums exactly where they had been before, to do which I had to increase their insurance \$144,500. I was successful in doing the thing I attempted to do, you see, which was to keep the volume of the premiums to be paid by those already insured with us up to what those very same men had been paying us hitherto. This was a better plan than to get enough new business to make up for the loss in the old business, for if I had been content to do that I wouldn't have been any better off than I was before the reduction. But I am better off, and so is the Company, by the reduction in the rate of premium to those entitled to the Select classification; for I have written considerable new business, every dollar of which (since I made up for the reduction of premiums to old policy-holders by making them contribute enough more for additional insurance to even up) is clear 'velvet.'

"During the period referred to, I had 45 risks expiring that I couldn't do anything with. The volume of their insurance was \$372,500, and the premiums \$1,469. But I issued 190 new policies, with insurance amounting to \$1,190,500, and premiums \$5,333, making a gain of 135 policy-holders, \$518,000 in insurance, and \$3,864 in premiums. 84 per cent. of the risks expiring were renewed, with 80 per cent. of the insurance and 93½ per cent. of the premium."

**AN AFFECTING TABLEAU.**—An amusing incident of stage life is told by the London Press. A certain actress, having been disengaged for some time, had packed her wardrobe in pepper to preserve it from moths. She was suddenly called upon to take the part of the queen in "Hamlet." Being rather late for her first scene, she omitted to shake out her royal robes, and her dignified entrance had an astonishing effect.

The king, after a brave resistance, gave vent to a mighty sneeze that well-nigh made the stage vibrate. All the royal courtiers and maids of honor followed suit sympathetically. Hamlet came on with a most sublime tragedy air, but after a convulsive movement of his princely features, he buried them in his somber robe, while sneeze after sneeze was all the public heard from him.

Amid the hubbub on the stage and the shrieks of delight from the audience, the stage manager, between sneezes, rang down the curtain.